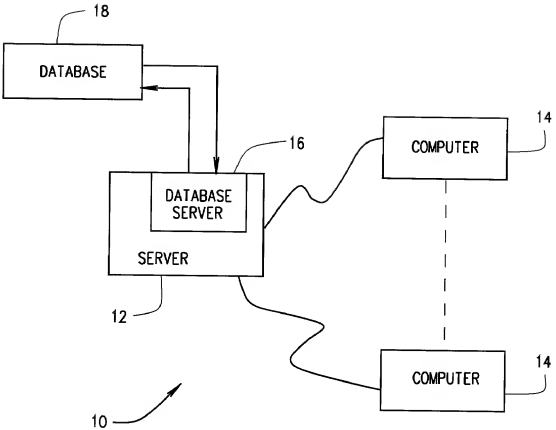
18
DATABASE
16
DATABASE SERVER
SERVER
12
10
COMPUTER
14
COMPUTER
14

FIG. 1

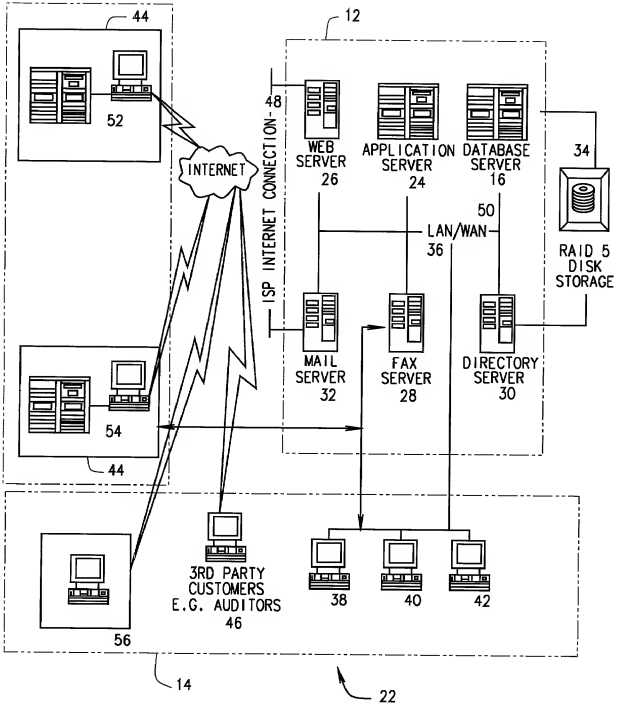
44
52
INTERNET
54
44
56
12
48
ISP INTERNET CONNECTION
WEB SERVER 26
APPLICATION SERVER 24
DATABASE SERVER 16
34
RAID 5 DISK STORAGE
50
LAN/WAN
36
MAIL SERVER 32
FAX SERVER 28
DIRECTORY SERVER 30
3RD PARTY CUSTOMERS E.G. AUDITORS 46
38
40
42
14
22

FIG. 2

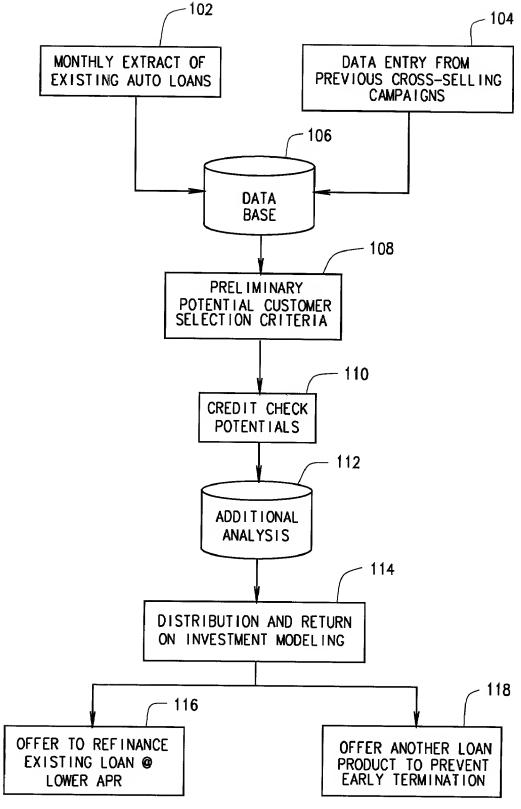
102
MONTHLY EXTRACT OF EXISTING AUTO LOANS
104
DATA ENTRY FROM PREVIOUS CROSS-SELLING CAMPAIGNS
106
DATA BASE
108
PRELIMINARY POTENTIAL CUSTOMER SELECTION CRITERIA
110
CREDIT CHECK POTENTIALS
112
ADDITIONAL ANALYSIS
114
DISTRIBUTION AND RETURN ON INVESTMENT MODELING
116
OFFER TO REFINANCE EXISTING LOAN @ LOWER APR
118
OFFER ANOTHER LOAN PRODUCT TO PREVENT EARLY TERMINATION

FIG. 3

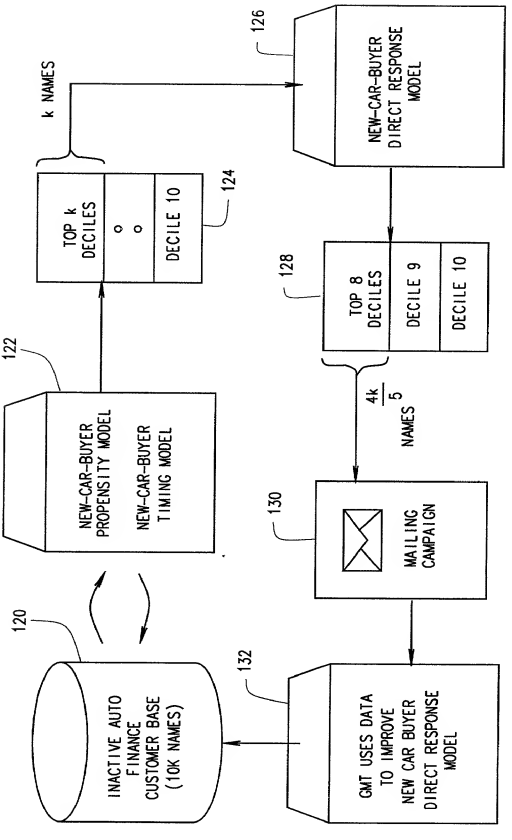
INACTIVE AUTO FINANCE CUSTOMER BASE (10K NAMES)
120
NEW-CAR-BUYER PROPENSITY MODEL
NEW-CAR-BUYER TIMING MODEL
122
TOP k DECILES
DECILE 10
124
k NAMES
NEW-CAR-BUYER DIRECT RESPONSE MODEL
126
TOP 8 DECILES
DECILE 9
DECILE 10
128
4k/5 NAMES
MAILING CAMPAIGN
130
GMT USES DATA TO IMPROVE NEW CAR BUYER DIRECT RESPONSE MODEL
132

FIG. 4

09827721.072501

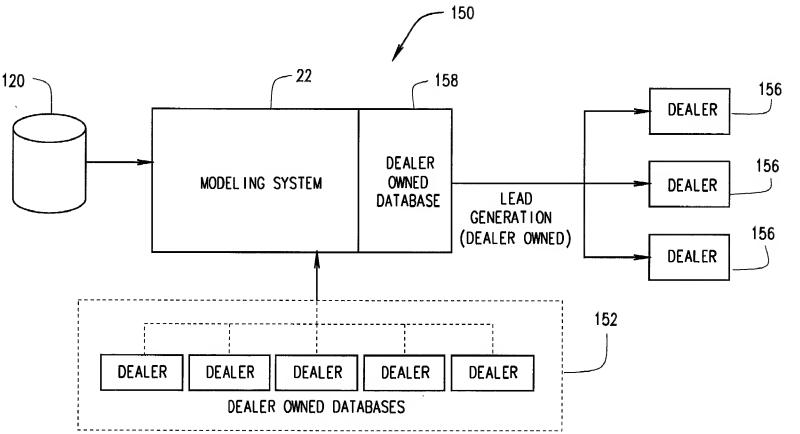

FIG. 5

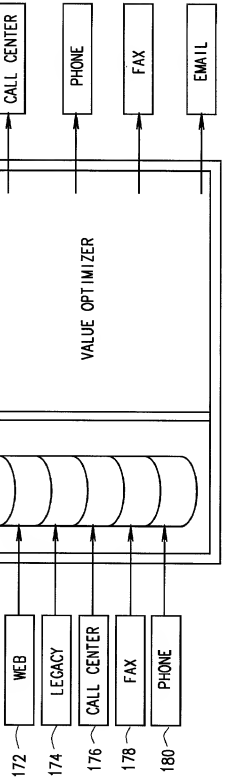
WEB
CALL CENTER
PHONE
FAX
EMAIL
170
VALUE OPTIMIZER
152
ORACLE
RDBMS
WEB
LEGACY
CALL CENTER
FAX
PHONE
172
174
176
178
180

FIG. 6

TOSTAO" 12772860

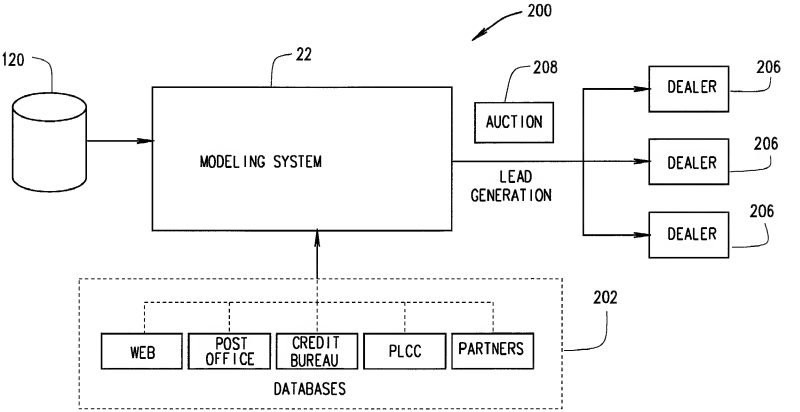

FIG. 7

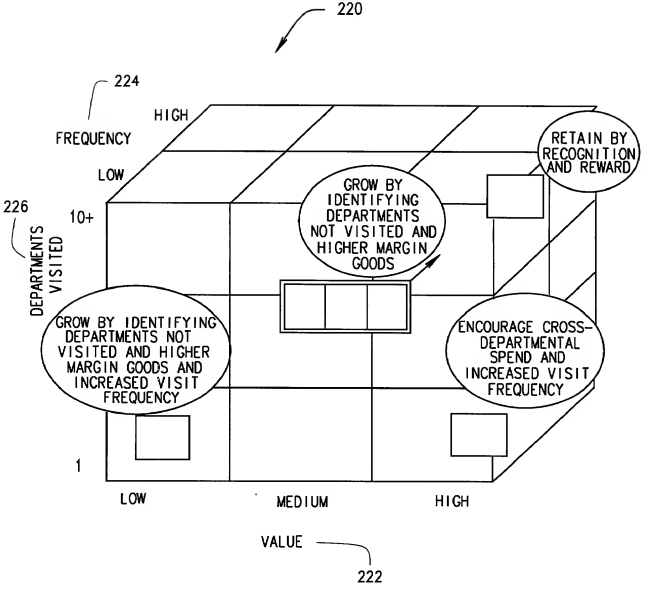
220
224
HIGH
FREQUENCY
LOW
226
10+
DEPARTMENTS VISITED
1
RETAIN BY RECOGNITION AND REWARD
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS AND INCREASED VISIT FREQUENCY
ENCOURAGE CROSS-DEPARTMENTAL SPEND AND INCREASED VISIT FREQUENCY
LOW
MEDIUM
HIGH
VALUE
222

FIG. 8

TOSTZO"TZZZ8869

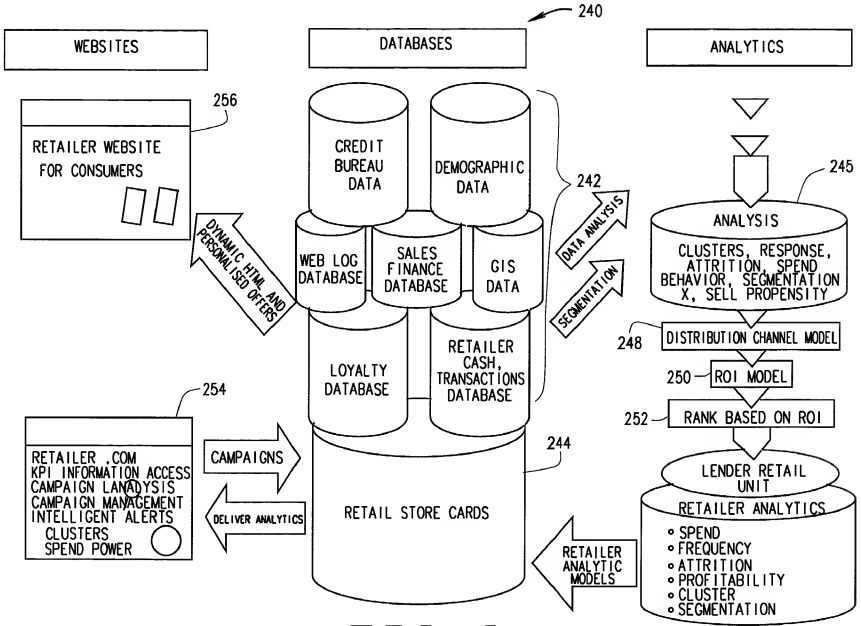

FIG. 9

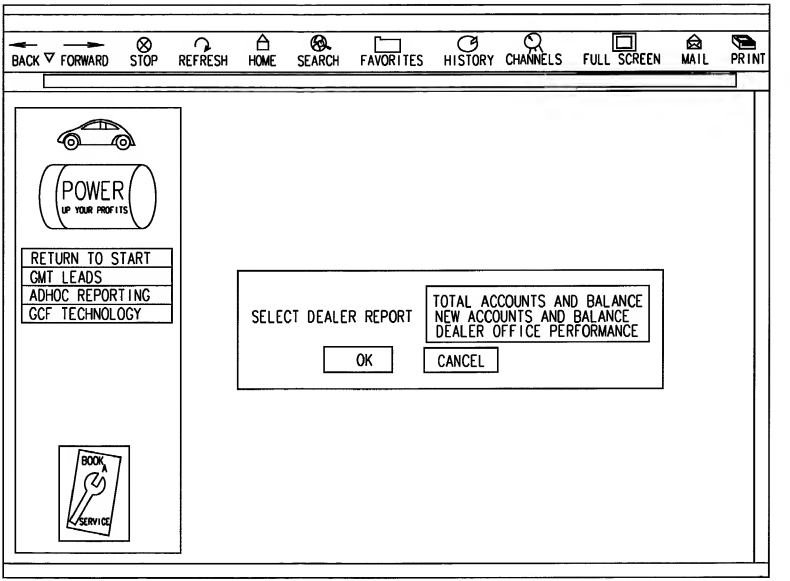
260
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE
SELECT DEALER REPORT
TOTAL ACCOUNTS AND BALANCE
NEW ACCOUNTS AND BALANCE
DEALER OFFICE PERFORMANCE
OK
CANCEL

FIG. 10

POST-IT FAX 2860

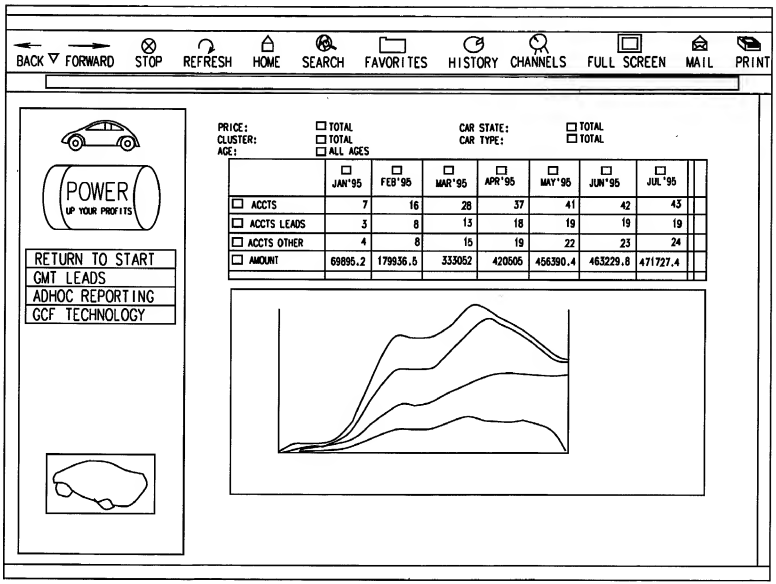

FIG. 11

T09T20"T2220869

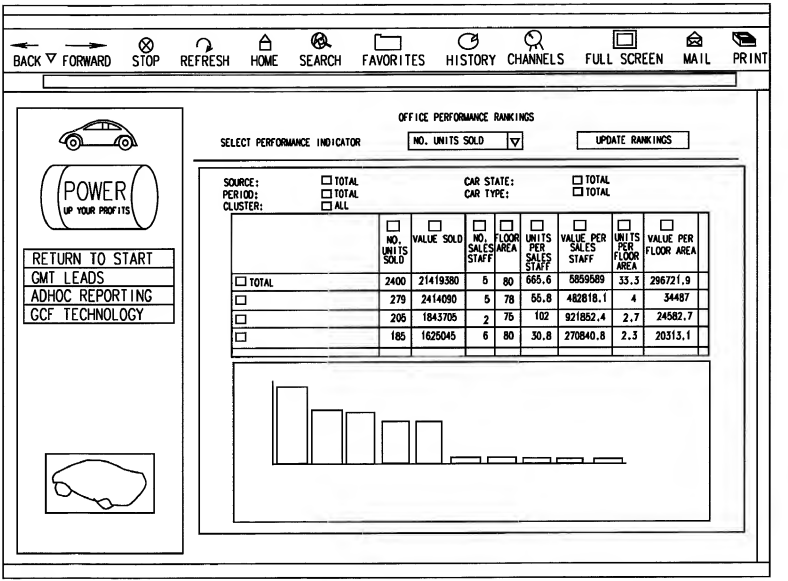

FIG. 12

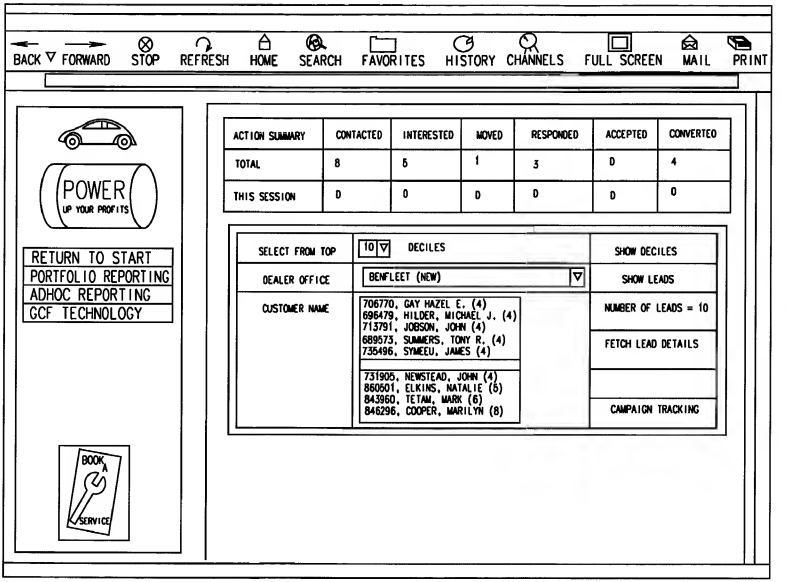
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
266
POWER
UP YOUR PROFITS
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE
ACTION SUMMARY
CONTACTED
INTERESTED
MOVED
RESPONDED
ACCEPTED
CONVERTED
TOTAL
8
5
1
3
0
4
THIS SESSION
0
0
0
0
0
0
SELECT FROM TOP
10
DECILES
SHOW DECILES
DEALER OFFICE
BENFLEET (NEW)
SHOW LEADS
CUSTOMER NAME
706770, GAY HAZEL E. (4)
696479, HILDER, MICHAEL J. (4)
713791, JOBSON, JOHN (4)
689573, SUMMERS, TONY R. (4)
735496, SYMEEU, JAMES (4)
731905, NEWSTEAD, JOHN (4)
860601, ELKINS, NATALIE (5)
843960, TETAN, MARK (6)
846296, COOPER, MARILYN (8)
NUMBER OF LEADS = 10
FETCH LEAD DETAILS
CAMPAIGN TRACKING

FIG. 13

EP 1 237 120 A2

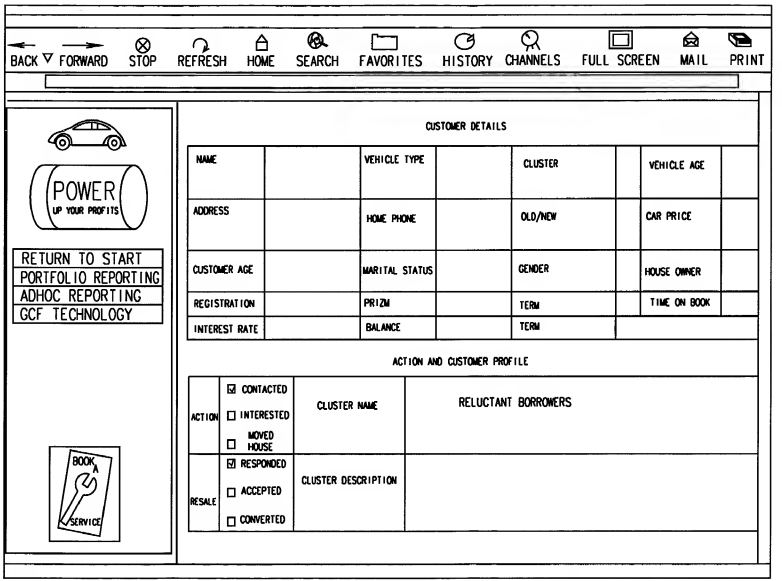

FIG. 14

TOSTCO T2772860

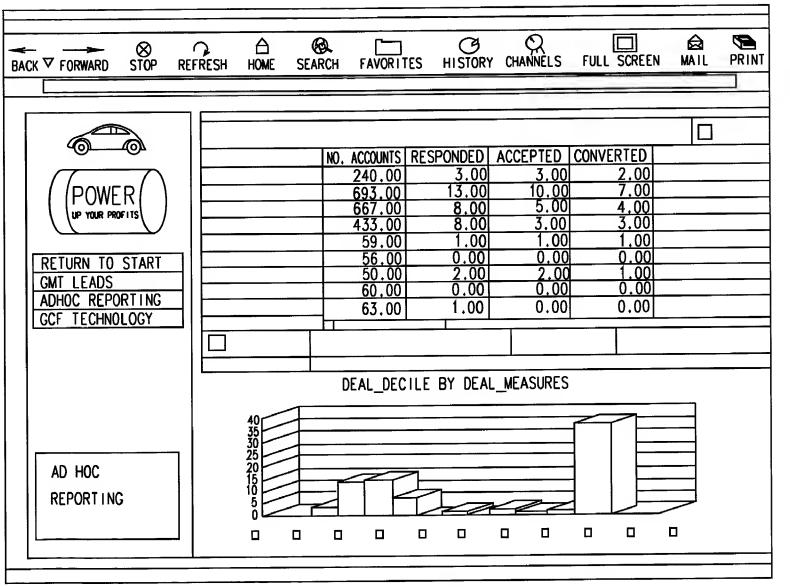

FIG. 15

T09720 T2272860

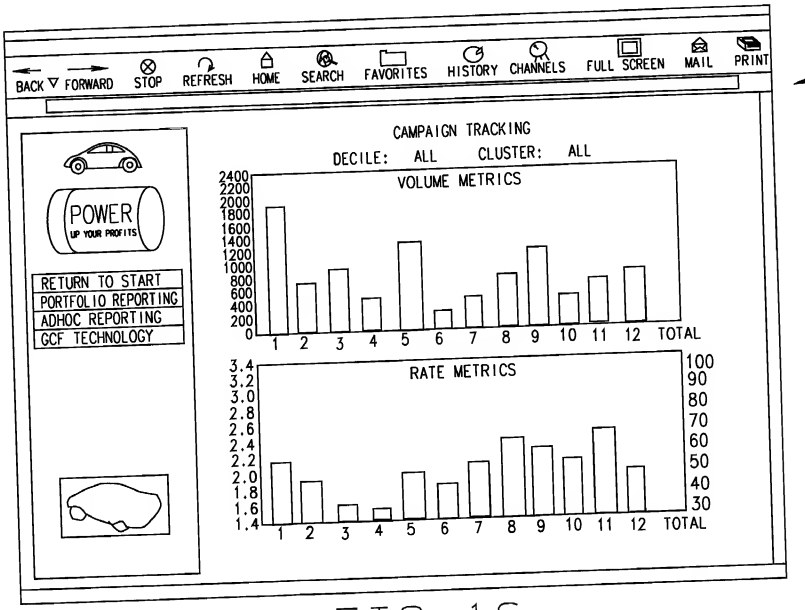

FIG. 16

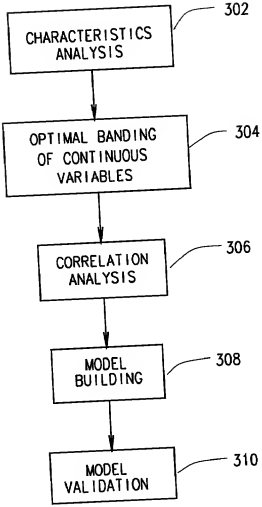
CHARACTERISTICS ANALYSIS
302
OPTIMAL BANDING OF CONTINUOUS VARIABLES
304
CORRELATION ANALYSIS
306
MODEL BUILDING
308
MODEL VALIDATION
310

FIG. 17